

Form 186 – ntc13plnprior

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

---

Case No.: 19-21795-MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Arkeith J. Smith Sr.  
30 Caraway Court  
Lumberton, NJ 08048

Cyntrina S. Hall-Smith  
30 Caraway Court  
Lumberton, NJ 08048

Social Security No.:

xxx-xx-1974

xxx-xx-6864

Employer's Tax I.D. No.:

---

**NOTICE OF MODIFICATION OF CHAPTER 13 PLAN PRIOR TO CONFIRMATION;  
FIXING TIMES TO REJECT PLAN, COMBINED WITH NOTICE THEREOF**

A Plan was filed in this matter on 1/9/2020 and a confirmation hearing on such Plan has been scheduled for 2/18/2020 at 10:00 AM.

The debtor filed a Modified Plan on 1/24/2020 and a confirmation hearing on the Modified Plan is scheduled for 3/3/2020 at 10:00 am. Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing of the modified plan is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. The filing of a Modified Plan does not automatically adjourn the existing Confirmation hearing. Unless the Confirmation hearing is adjourned by the Trustee or the Court, the Court will hear arguments in support of the original plan on the scheduled Confirmation date, consider the reasons for filing the modified plan, and either adjourn the hearing date, confirm the plan, dismiss or convert the case, or take any other action on the original plan deemed appropriate.

A full copy of the modified Plan will follow this notice.

Dated: January 27, 2020

JAN: gan

Jeanne Naughton  
Clerk

## Certificate of Notice Page 2 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
Arkeith J. Smith, Sr.  
Cyntrina S. Hall-Smith  
DebtorsCase No. 19-21795-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin  
Form ID: 186Page 1 of 3  
Total Noticed: 90

Date Rcvd: Jan 27, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 29, 2020.

db/jdb  
cr  
518299625  
518299628  
518299629  
518312748  
518299630  
518299631  
518299632  
518299636  
518299637  
518299640  
518299641  
518299642  
518299644  
518387112  
518299646  
518299649  
518299651  
518299652  
518299653  
518299654  
518299655  
518299657  
518299656  
518299659  
518299661  
518299664  
518323713  
518299662  
518299663  
518375798  
518299665  
518299667  
518299666  
518299668  
518299669  
518299670  
518299674  
518299675  
518299676  
518299678  
518299677  
518299679  
518299680  
518299683  
518299690  
518299689  
518299691  
518306311  
518299693  
518299694  
518299695  
518299696  
518299697

+Arkeith J. Smith, Sr., Cyntrina S. Hall-Smith, 30 Caraway Court, Lumberton, NJ 08048-4231  
+Connection Property Management, LLC, 1 Eves Drive, Suite 111, Marlton, NJ 08053-3125  
+Aaron's Sales & Lease Ownership, PO Box 102746, Atlanta, GA 30368-2746  
+Burlington Anesthesia Associates, c/o Apex Asset Management, 1286 Carmichael Way, Montgomery, AL 36106-3645  
Burlington Woods/Genesis, PO Box 206894, Dallas, TX 75320-6894  
+COMCAST, PO BOX 1931, Burlingame, CA 94011-1931  
+Capital One, c/o Lyons Doughty & Veldhuis, 136 Gaither Drive, Suite 100, Mount Laurel, NJ 08054-1725  
#+Carol Cohen, c/o HF Holdings, Inc., 5929 Anno Avenue, Orlando, FL 32809-4164  
+Certege/Marshalls, PO Box 30046, Tampa, FL 33630-3046  
Children's Hospital of Philadelphia, Physician's Billing - PB CHOP, PO Box 788017, Philadelphia, PA 19178-8017  
+Comcast, c/o Eastern Account System, 75 Glen Road, Suite 110, Sandy Hook, CT 06482-1170  
+Consumer Portfolio Services, 19500 Jamboree Road, Suite 500, Irvine, CA 92612-2437  
Credit One Bank, c/o Midland Credit Management, Inc., PO Box 301030, Los Angeles, CA 90030-1030  
+Diagnostic Pathology Consultants, c/o Rickart Collection Systems, Inc., 575 Milltown Road, PO BOX 7242, North Brunswick, NJ 08902-7242  
+Emergency Phy Assoc of S. Jersey, c/o Account Resolution Services, PO Box 189018, Plantation, FL 33318-9018  
Emergency Physicians Services of NJ, PA, PO Box 1123, Minneapolis MN 55440-1123  
+Firstline Financial, Inc., PO Box 895, Great Falls, VA 22066-0895  
Geico, One Geico Plaza, Bethesda, MD 20810-0001  
+HSBC Bank, PO Box 9, Buffalo, NY 14240-0009  
Jefferson Capital Systems, LLC, c/o Synergetic Communication, Inc., 2700 East Seltice Way, Suite 4, Post Falls, ID 83854-6387  
+Larchmont Imaging, c/o Apex Asset Management, 2501 Oregon Pike, Suite 120, Lancaster, PA 17601-4890  
+Lourdes Burlington County, 218 A Sunset Road, Willingboro, NJ 08046-1110  
+Lourdes Medical Associates, c/o Apex Asset Management, PO Box 5407, Lancaster, PA 17606-5407  
+Macy's, Bankruptcy Processing, PO Box 8053, Mason, OH 45040-8053  
Macy's, c/o FMS Inc., PO BOX 707601, Tulsa, OK 74170-7601  
+Midland Funding, LLC, c/o Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020  
+Monarch Recovery Management, Inc., PO Box 986, Bensalem, PA 19020-0986  
+NJ Department of Labor, PO BOX 951, Trenton, NJ 08625-0951  
+Nelline Smith, 30 Caraway Court, Lumberton, NJ 08048-4231  
New Jersey American Water, Box 371331, Pittsburgh, PA 15250-7331  
New Jersey American Water, c/o PennCredit Corporation, PO Box 69703, Harrisburg, PA 17106-9703  
PSE&G, Attn: Bankruptcy Dept., PO Box 709, Newark NJ 07101-0709  
+Pediatrx Medical Group, c/o Focused Recovery Solutions, 9701 Metropolitan Court, Richmond, VA 23236-3690  
#+Penn Foster, c/o Ability Recovery Services, 921 Oak Street, Scranton, PA 18508-1235  
+Penn Foster, 14300 N. Northsight Boulevard, Scottsdale, AZ 85260-3674  
Penn Medicine, c/o Penn Credit Corporation, 916 South 14th Street, Harrisburg, PA 17104-3425  
+Proactiv Solution, c/o RJM Acquisitions, LLC, 575 Underhill Boulevard, Suite 224, Syosset, NY 11791-3416  
+Progressive Garden State Insurance Co, c/o Caine & Weiner, 12005 Ford Road, Suite 300, Dallas, TX 75234-7262  
+Qiao Yang & Connection Property Mgmt, c/o Lori C. Greenberg, Esquire, 1 Eves Drive, Suite 111, Marlton, NJ 08053-3125  
Radiology Assoc. of Burlington County, PO Box 447, Hainesport, NJ 08036-0447  
+Radiology Assoc. of Burlington County, c/o Apex Asset Management, 2501 Oregon Pike, Suite 120, Lancaster, PA 17601-4890  
+Robert Wood Johnson Hamilton, c/o Financial Recoveries, 200 E. Park Drive, Suite 100, Mount Laurel, NJ 08054-1297  
+Robert Wood Johnson Hamilton, One Hamilton Place, Hamilton, NJ 08690-3599  
Salute, PO Box 105555, Atlanta, GA 30348-5555  
+Social Security Administration, 4240 Market Street, Philadelphia, PA 19104-3184  
+Superfresh Food Market, c/o Payliance, 3 Easton Oval, Suite 210, Columbus, OH 43219-6011  
TD Bank, Operations Center, PO Box 4000, Lewiston, ME 04243  
TD Bank, c/o Accounts Receivable Management, PO Box 129, Thorofare, NJ 08086-0129  
United Auto Credit, PO Box 660017, Dallas, TX 75266-0017  
+United Auto Credit Corporation, PO Box 163049, Fort Worth, TX 76161-3049  
Verizon/US Asset Management, Inc., c/o EOS CCA, PO Box 981008, Boston, MA 02298-1008  
Virtua Hospital Patient Payments, PO Box 780857, Philadelphia, PA 19178-0857  
+Walmart, c/o Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020  
Webbank/Fingerhut, Jefferson Capital Systems, c/o Asset Recovery Solutions, LLC, 2200 East Devon Avenue, Suite 200, Des Plaines, IL 60018-4501  
Wells Fargo Bank, 1520 NJ-38 Bldg 3, Hainesport, NJ 08036

District/off: 0312-3

User: admin  
Form ID: 186

Page 2 of 3  
Total Noticed: 90

Date Rcvd: Jan 27, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbank@usdoj.gov Jan 28 2020 00:26:07 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 28 2020 00:26:04 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

518332019 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Jan 28 2020 00:33:48 Capital One Bank (USA), N.A., 4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901

518299633 +E-mail/Text: csrnm@thecmigroup.com Jan 28 2020 00:27:00 Certegy/Marshalls, c/o Affiliated Credit Services, PO Box 7739, Rochester, MN 55903-7739

518299634 +E-mail/Text: tuscolsup@fisglobal.com Jan 28 2020 00:26:45 Certegy/Marshalls, c/o Complete Payment Recovery Service, 11601 Roosevelt Blvd., N TA09, Saint Petersburg, FL 33716-2202

518299635 +E-mail/Text: bankruptcydepartment@tsico.com Jan 28 2020 00:26:49 Cherry Hill Emergency Physicians, c/o NCO Financial Systems, PO Box 15273, Wilmington, DE 19850-5273

518299638 +E-mail/Text: documentfiling@lciinc.com Jan 28 2020 00:24:04 Comcast, 21 Beverly Rancocas Road, Willingboro, NJ 08046-2532

518299639 E-mail/Text: bankruptcy\_notifications@ccsusa.com Jan 28 2020 00:26:57 Comcast Cable, c/o Credit Collection Services, Payment Processing Center, PO Box 55126, Boston, MA 02205-5126

518323716 +E-mail/Text: bankruptcy@consumerportfolio.com Jan 28 2020 00:26:17 Consumer Portfolio Services, POB 57071, Irvine, CA 92619-7071

518299643 +E-mail/Text: bankruptcyntices@dcicollect.com Jan 28 2020 00:26:41 Dish Network, c/o Diversified Consultants, Inc., PO Box 551268, Jacksonville, FL 32255-1268

518299645 E-mail/Text: bnc-bluestem@quantum3group.com Jan 28 2020 00:26:45 Fingerhut Advantage, PO Box 166, Newark, NJ 07101-0166

518299647 +E-mail/PDF: gecsed@recoverycorp.com Jan 28 2020 00:20:13 GE Money Bank, ATTN: Bankruptcy Dept., PO Box 103104, Roswell, GA 30076-9104

518299648 +E-mail/Text: bankruptcydpt@mcmcg.com Jan 28 2020 00:26:04 GE Money Bank, c/o Midland Funding, LLC, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255

518299650 E-mail/Text: bankruptcy@glsllc.com Jan 28 2020 00:24:03 Global Lending Services, PO Box 935538, Atlanta, GA 31193-5538

518379060 E-mail/Text: bankruptcy@glsllc.com Jan 28 2020 00:24:03 Global Lending Services LLC, 1200 Brookfield Blvd Ste 300, Greenville, South Carolina 29603

518376927 E-mail/Text: JCAP\_BNC\_Notices@jcap.com Jan 28 2020 00:26:19 Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617

518407996 +E-mail/Text: bankruptcydpt@mcmcg.com Jan 28 2020 00:26:04 Midland Funding LLC, P.O. Box 2011, Warren, MI 48090-2011

518299658 +E-mail/Text: bankruptcydpt@mcmcg.com Jan 28 2020 00:26:04 Midland Funding, LLC, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255

518299660 +E-mail/Text: bankruptcydpt@mcmcg.com Jan 28 2020 00:26:04 Midland Funding, LLC, 2365 Northside Dr #300, San Diego, CA 92108-2709

518343018 +E-mail/Text: csc.bankruptcy@amwater.com Jan 28 2020 00:26:59 New Jersey American Water, PO Box 578, Alton, IL 62002-0578

518417726 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jan 28 2020 00:23:00 Portfolio Recovery Associates, LLC, c/o Wal-mart, POB 41067, Norfolk VA 23541

518299671 E-mail/Text: compliance@contractcallers.com Jan 28 2020 00:27:09 PSE&G, c/o Contract Callers, Inc., PO Box 2207, Augusta, GA 30903-2207

518299673 E-mail/Text: bankruptcy@pseg.com Jan 28 2020 00:24:08 PSE&G, Credit & Collection Center, PO Box 490, Cranford, NJ 07016-0490

518299672 +E-mail/Text: Harris@ebn.phinsolutions.com Jan 28 2020 00:27:09 PSE&G, c/o Harris and Harris, 111 West Jackson Blvd., Ste. 400, Chicago, IL 60604-4135

518377684 +E-mail/Text: bankruptcy@pseg.com Jan 28 2020 00:24:08 PSE&G, Attn: Bankruptcy Dept., P.O. Box 490, Cranford, NJ 07016-0490

518305870 E-mail/Text: bnc-quantum@quantum3group.com Jan 28 2020 00:25:56 Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788

518299682 E-mail/Text: appebnmailbox@sprint.com Jan 28 2020 00:26:02 Sprint, 6391 Sprint Parkway, Overland Park, KS 66251

518299681 E-mail/Text: appebnmailbox@sprint.com Jan 28 2020 00:26:02 Sprint, c/o Afni, Inc., PO Box 3517, Bloomington, IL 61702-3517

518302325 +E-mail/PDF: gecsed@recoverycorp.com Jan 28 2020 00:20:13 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

518299684 +E-mail/Text: customercareus@creditcorpsolutionsinc.com Jan 28 2020 00:24:03 Synchrony Bank/Amazon, c/o Credit Corp Solutions, Inc., 63 East 11400 South 408, Sandy, UT 84070-6705

518299685 E-mail/Text: mediamanagers@clientservices.com Jan 28 2020 00:25:04 Synchrony Bank/Walmart Credit Card, c/o Client Services, Inc., 3451 Harry S. Truman Blvd, Saint Charles, MO 63301-4047

518299686 E-mail/PDF: ais.tmobile.ebn@americaninfosource.com Jan 28 2020 00:20:11 T-Mobile, PO Box 742596, Cincinnati, OH 45274-2596

518299688 +E-mail/Text: bknotice@ercbpo.com Jan 28 2020 00:26:09 T-Mobile, c/o Enhanced Recovery, PO Box 57547, Jacksonville, FL 32241-7547

518299687 +E-mail/Text: bankruptcydpt@mcmcg.com Jan 28 2020 00:26:04 T-Mobile, c/o Midland Funding, LLC, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255

District/off: 0312-3

User: admin  
Form ID: 186

Page 3 of 3  
Total Noticed: 90

Date Rcvd: Jan 27, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518299692 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Jan 28 2020 00:23:54  
Verizon, PO Box 33078, Saint Petersburg, FL 33733-8078

TOTAL: 35

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

518299626 ##+B & D Auto Sales, Inc., 842 Route 130 North, Burlington, NJ 08016-1250

518299627 ##+Burlington Anesthesia Associates, 120 Madison Avenue, Suite E, Mount Holly, NJ 08060-2031  
TOTALS: 0, \* 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 29, 2020

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 27, 2020 at the address(es) listed below:

Albert Russo docs@russotrustee.com

Eric Clayman on behalf of Joint Debtor Cyntrina S. Hall-Smith jenkins.clayman@verizon.net,  
connor@jenkinsclayman.com

Eric Clayman on behalf of Debtor Arkeith J. Smith, Sr. jenkins.clayman@verizon.net,  
connor@jenkinsclayman.com

Keri P. Ebeck on behalf of Creditor United Auto Credit Corporation kebeck@bernsteinlaw.com,  
jbluemle@bernsteinlaw.com

Lori C. Greenberg on behalf of Creditor Connection Property Management, LLC  
lorijdcpa@gmail.com, mtmaddenjd@gmail.com

Rebecca Ann Solarz on behalf of Creditor Global Lending Services LLC rsolarz@kmlawgroup.com

Stephanie F. Ritigstein on behalf of Joint Debtor Cyntrina S. Hall-Smith

jenkins.clayman@verizon.net, connor@jenkinsclayman.com

Stephanie F. Ritigstein on behalf of Debtor Arkeith J. Smith, Sr. jenkins.clayman@verizon.net,  
connor@jenkinsclayman.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9